

To Whom It May Concern:

I am unable to make my payments on my house, and I am now facing foreclosure. My inability to keep up with the monthly payments is because I do not have enough income to make these payments. I do not want to file for bankruptcy.

In spite of my current financial difficulties, I expect that it will only get worse. I am not in a position to continue to make my payments. This was not at all what I intended but I have come to the conclusion that this is my only option.

Your help and consideration in this matter are very much appreciated.



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Pablo Sevilla